

COMMERCE GENERAL ARCHITECTURE

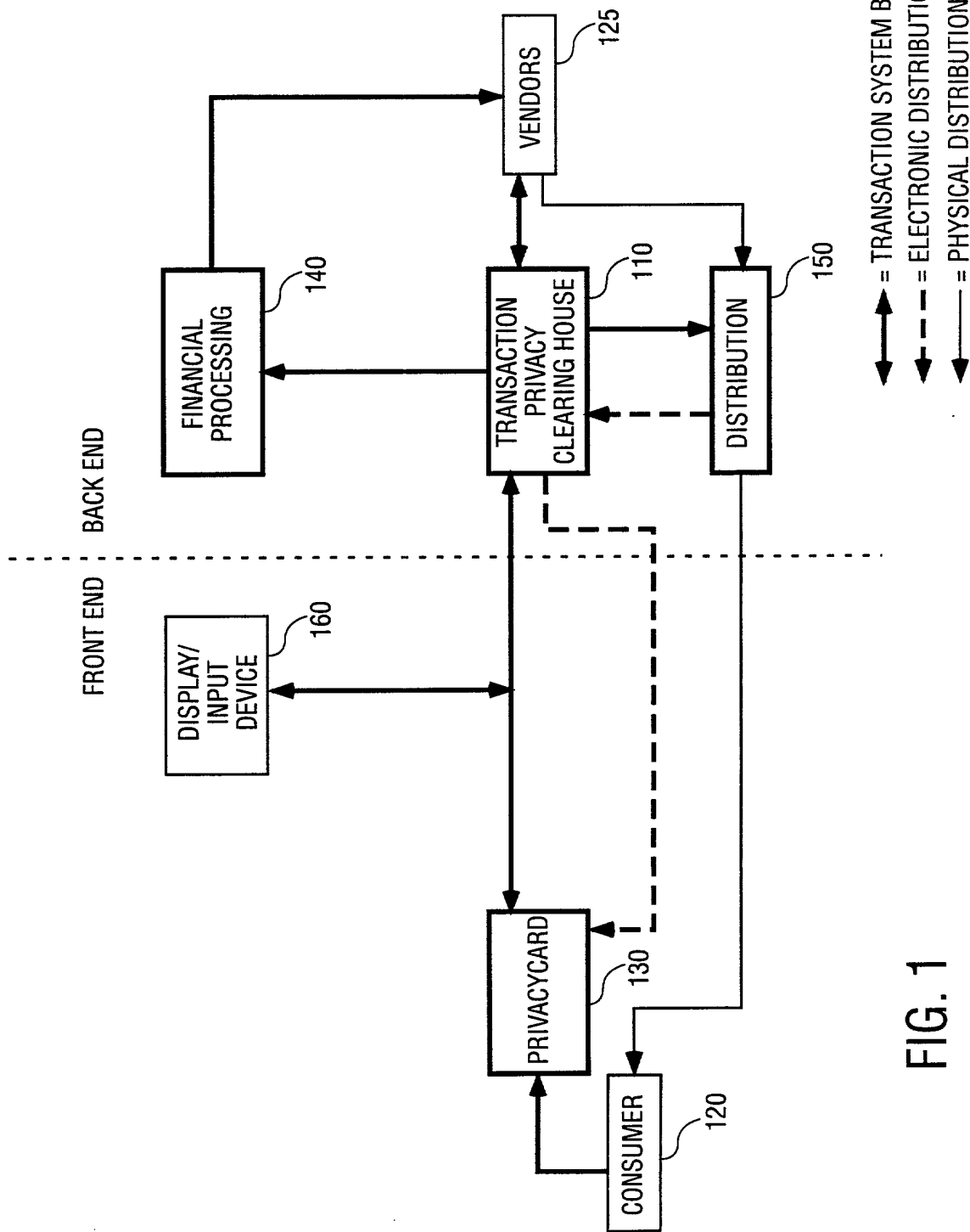


FIG. 1

COMMERCE GENERAL ARCHITECTURE - POS TERMINAL:

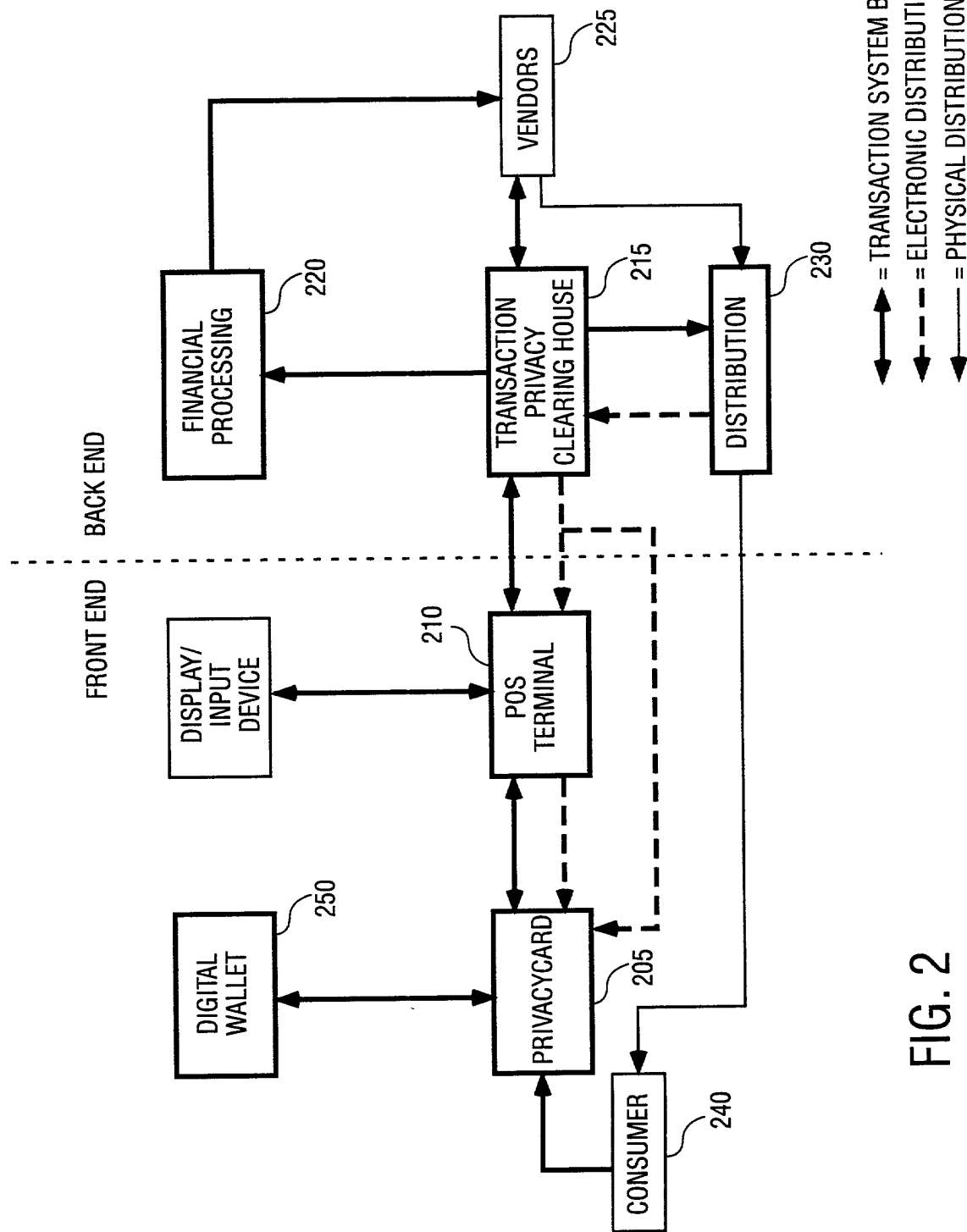


FIG. 2

COMMERCE IN-HOME ENVIRONMENT

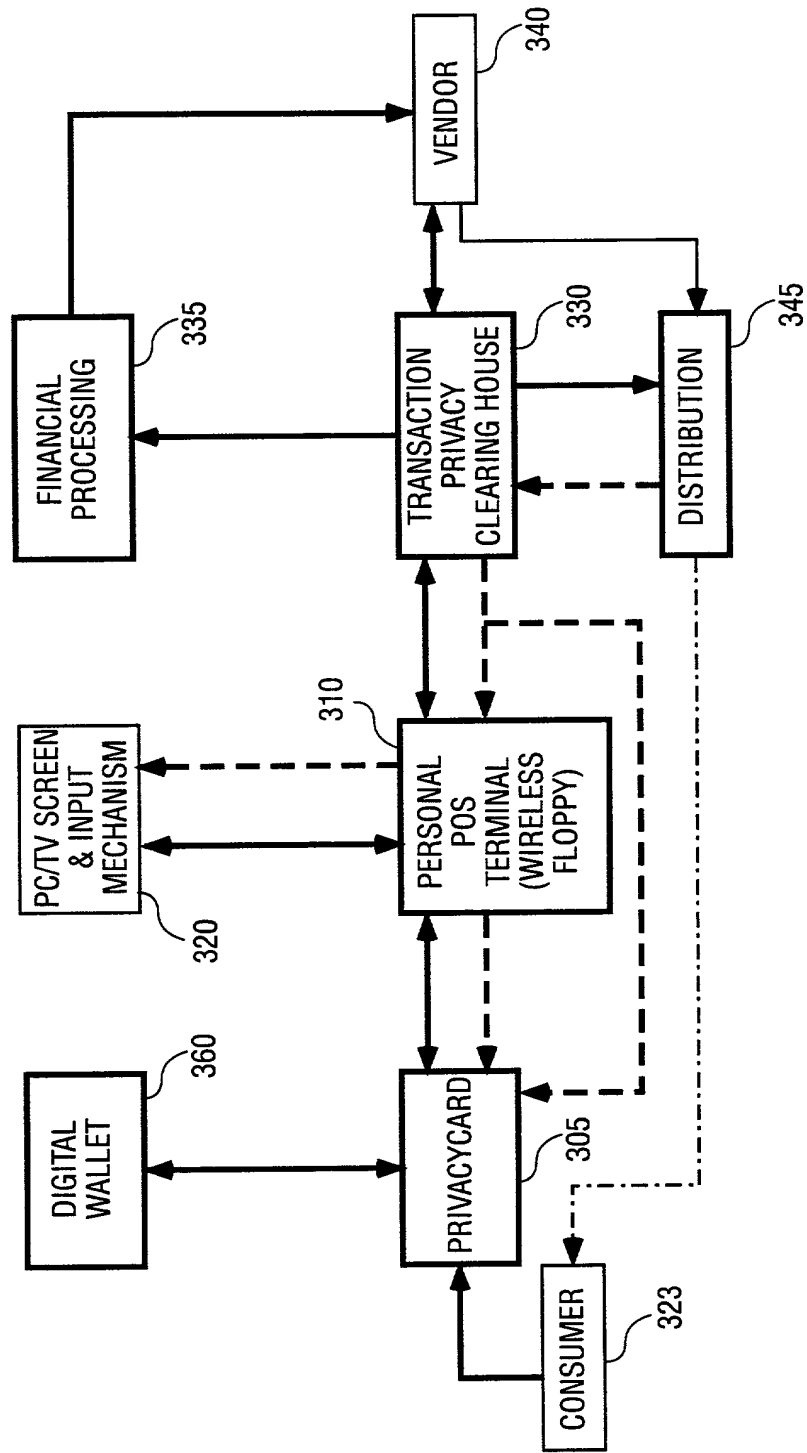


FIG. 3

IN-STORE RETAIL ENVIRONMENT

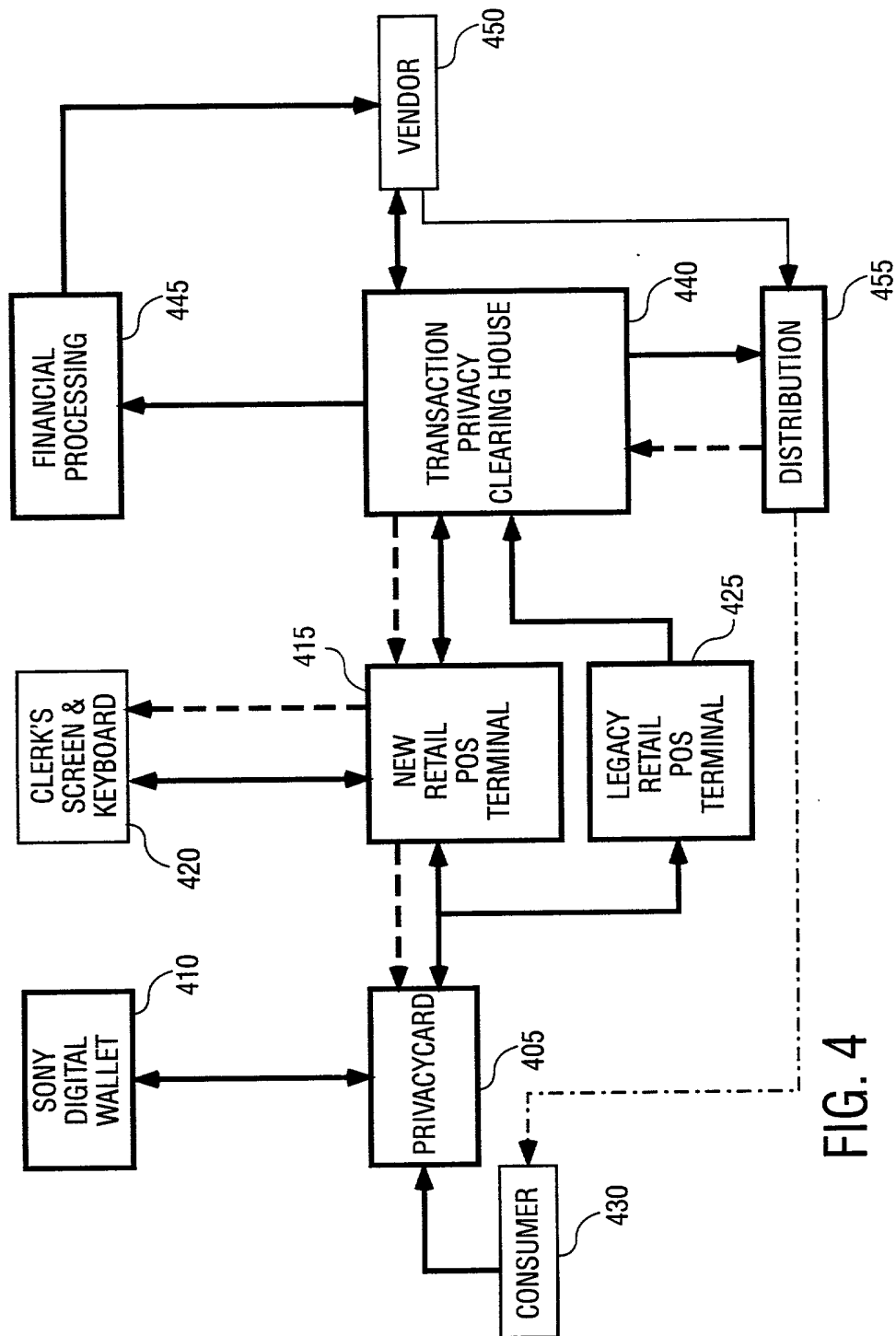
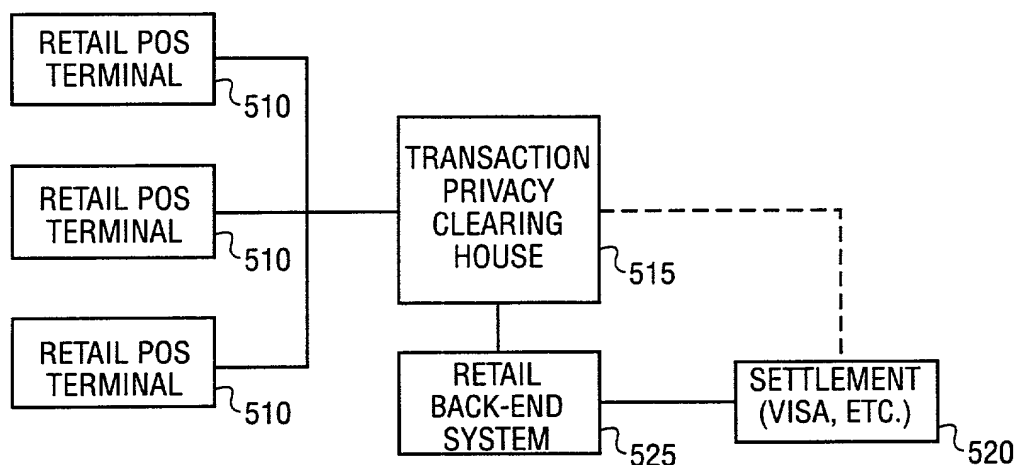
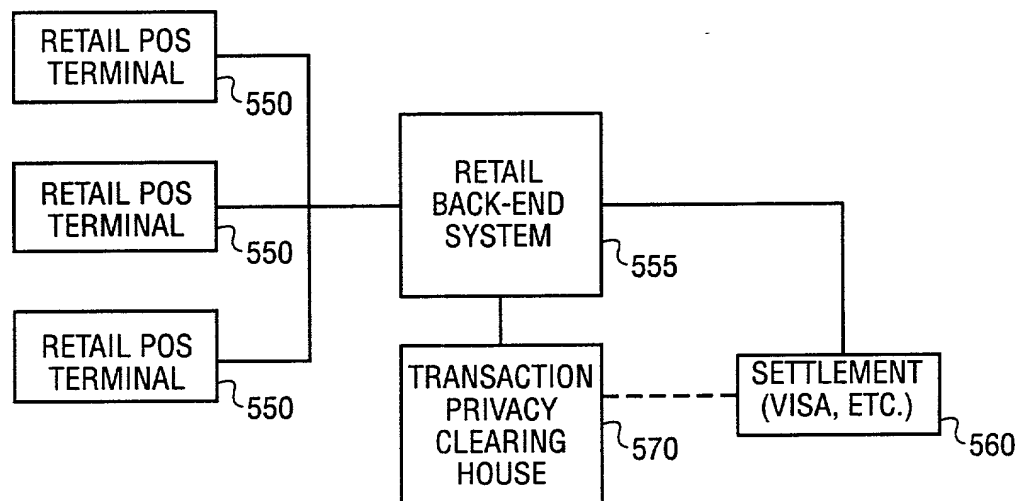


FIG. 4



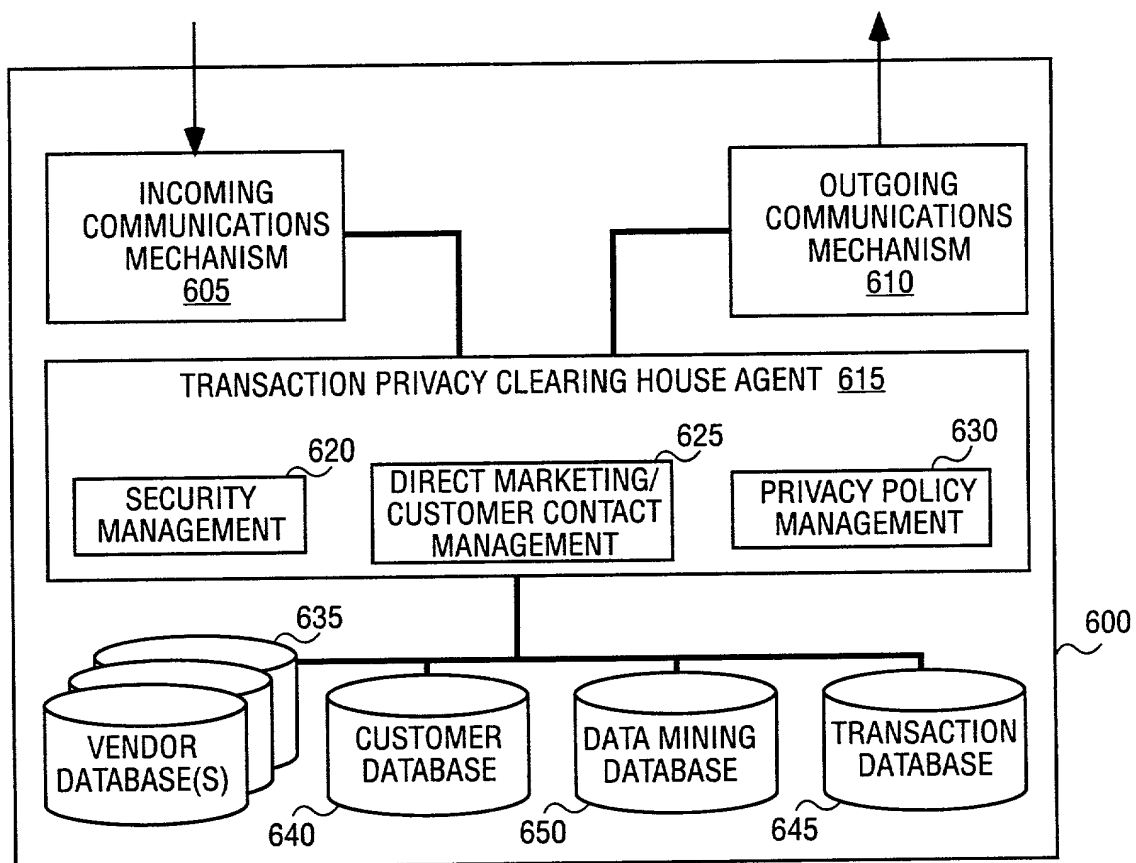
A RETAIL SYSTEM MODIFIED TO
SUPPORT THE INTERACTION OF LEGACY POS TERMINAL WITH
THE DIGITAL WALLET SYSTEM

FIG. 5A



AN ALTERNATIVE EMBODIMENT OF THE RETAIL SYSTEM
MODIFIED TO SUPPORT THE INTERACTION OF LEGACY POS
TERMINALS WITH THE DIGITAL WALLET SYSTEM

FIG. 5B



TRANSACTION PRIVACY CLEARING HOUSE: MAJOR COMPONENTS

FIG. 6

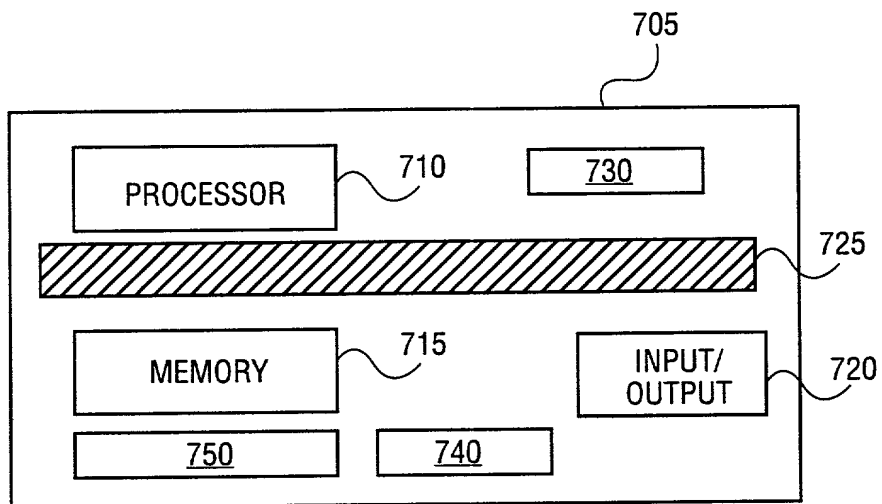


FIG. 7A

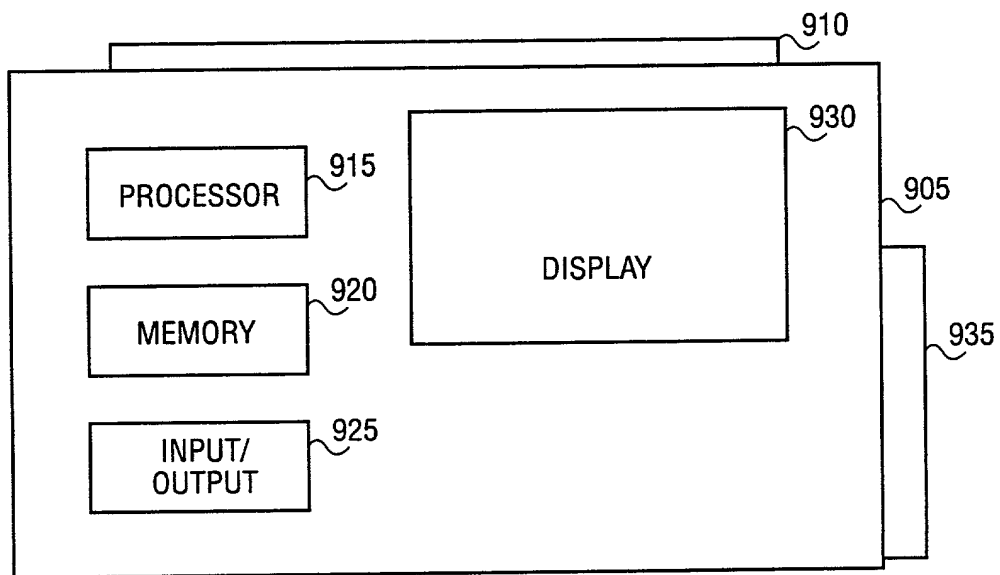


FIG. 9A

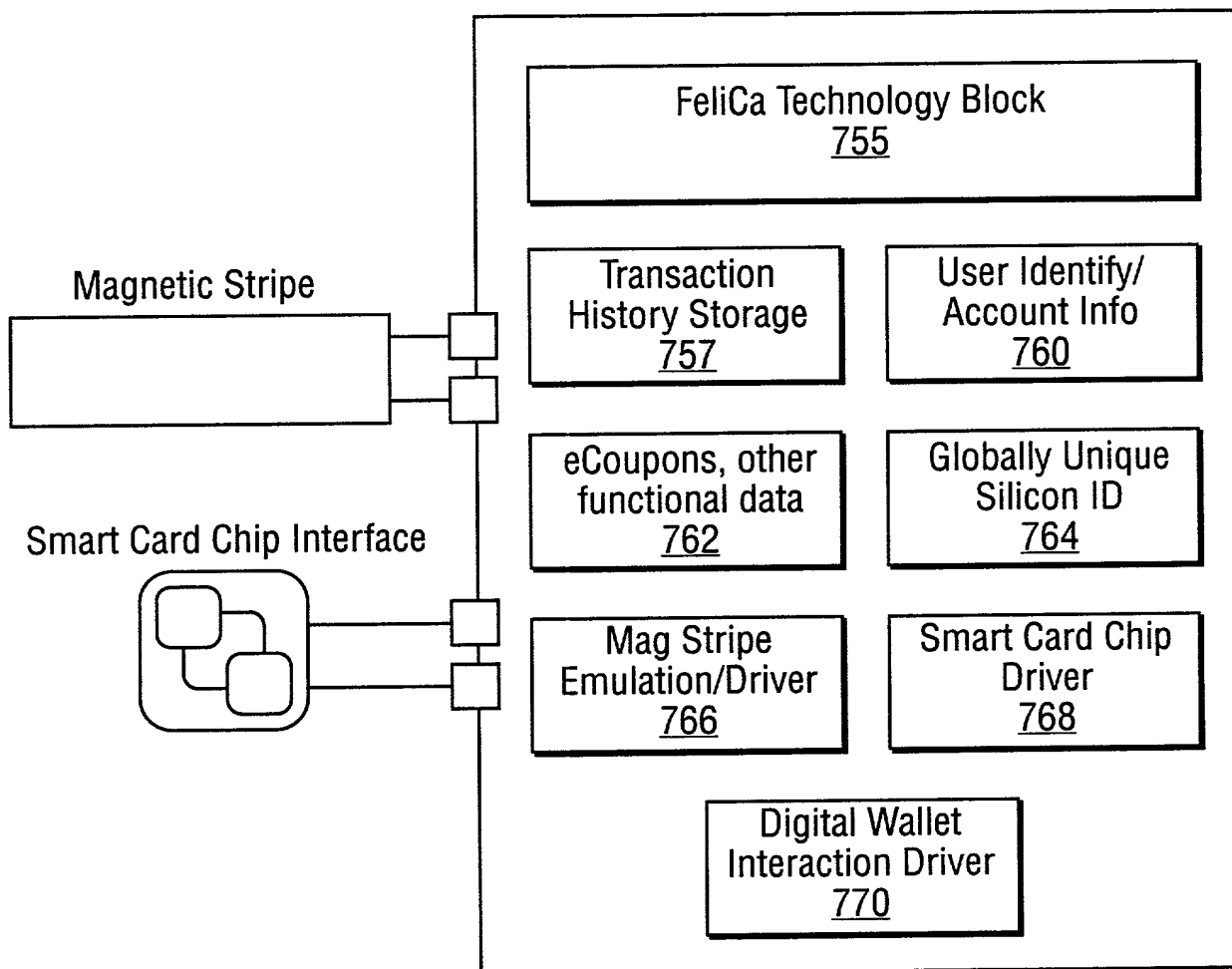


FIG. 7B

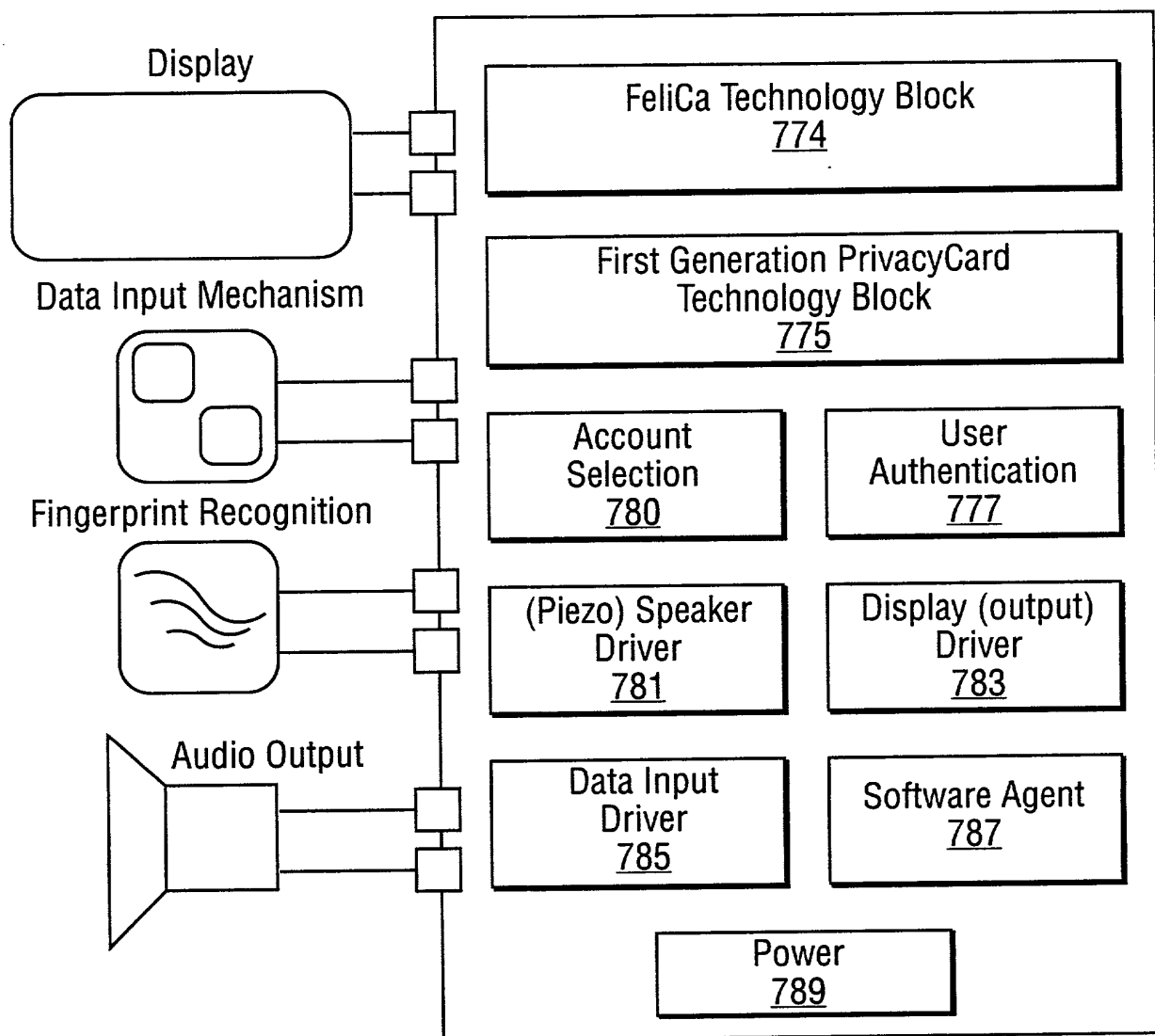
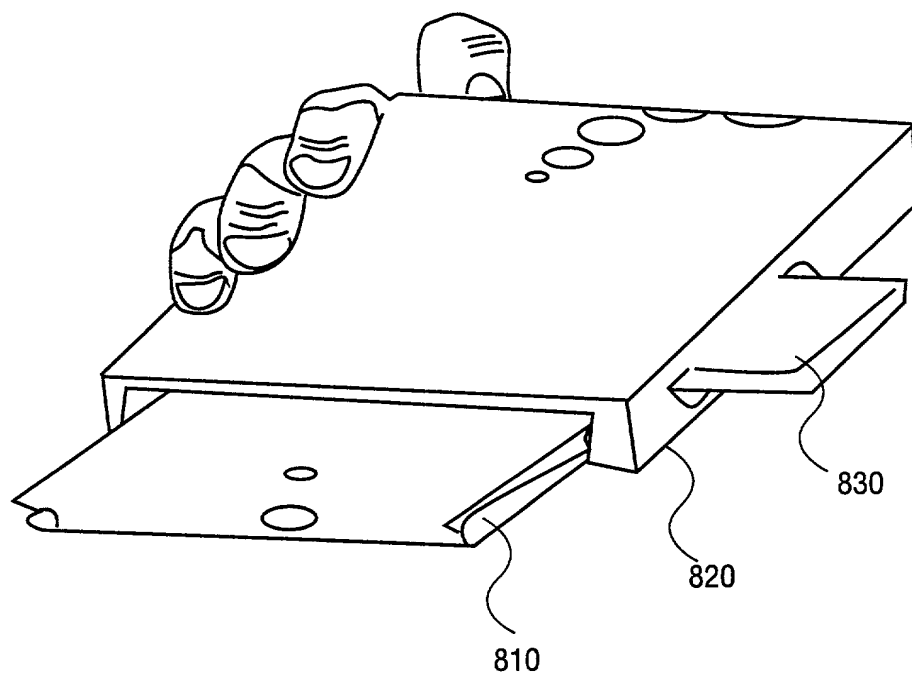


FIG. 7C



DIGITAL WALLET AND PRIVACY CARD

FIG. 8

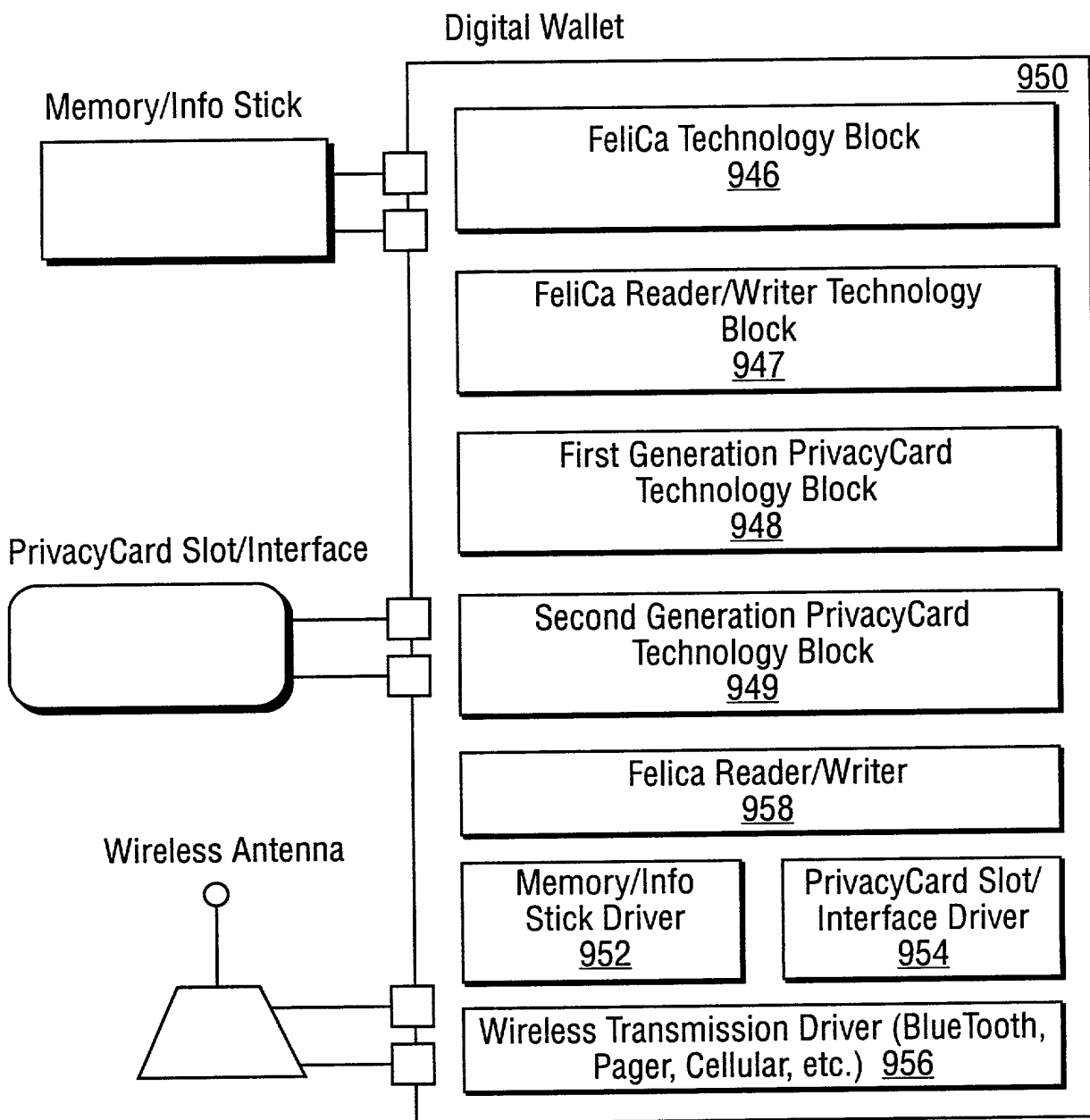
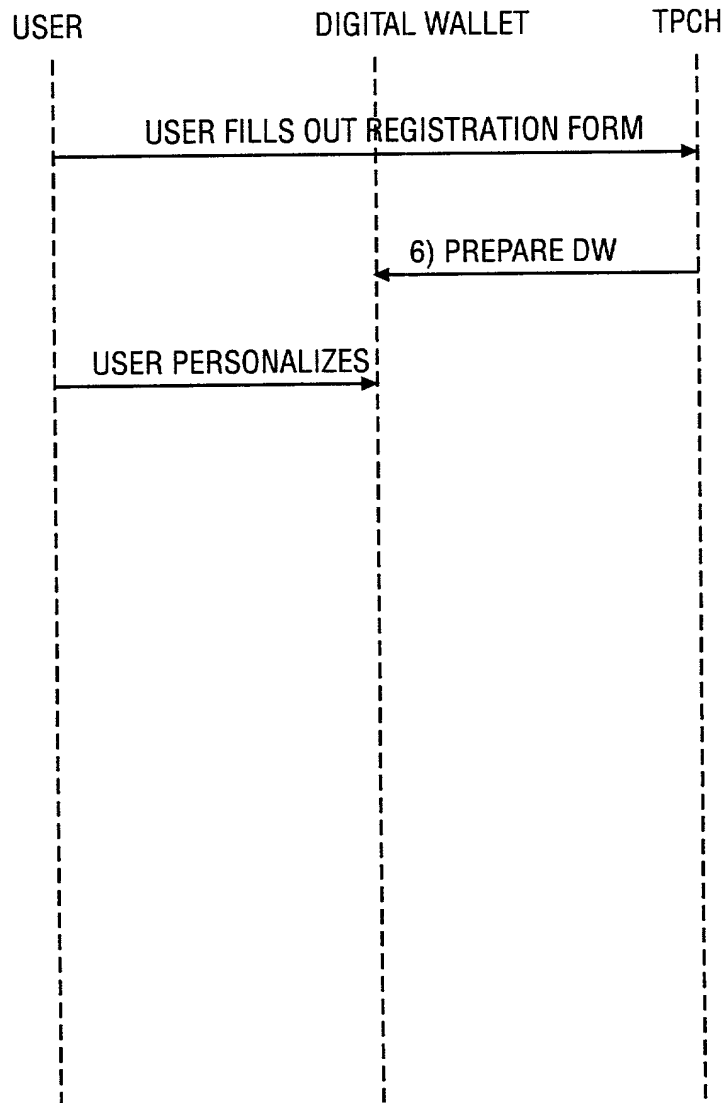
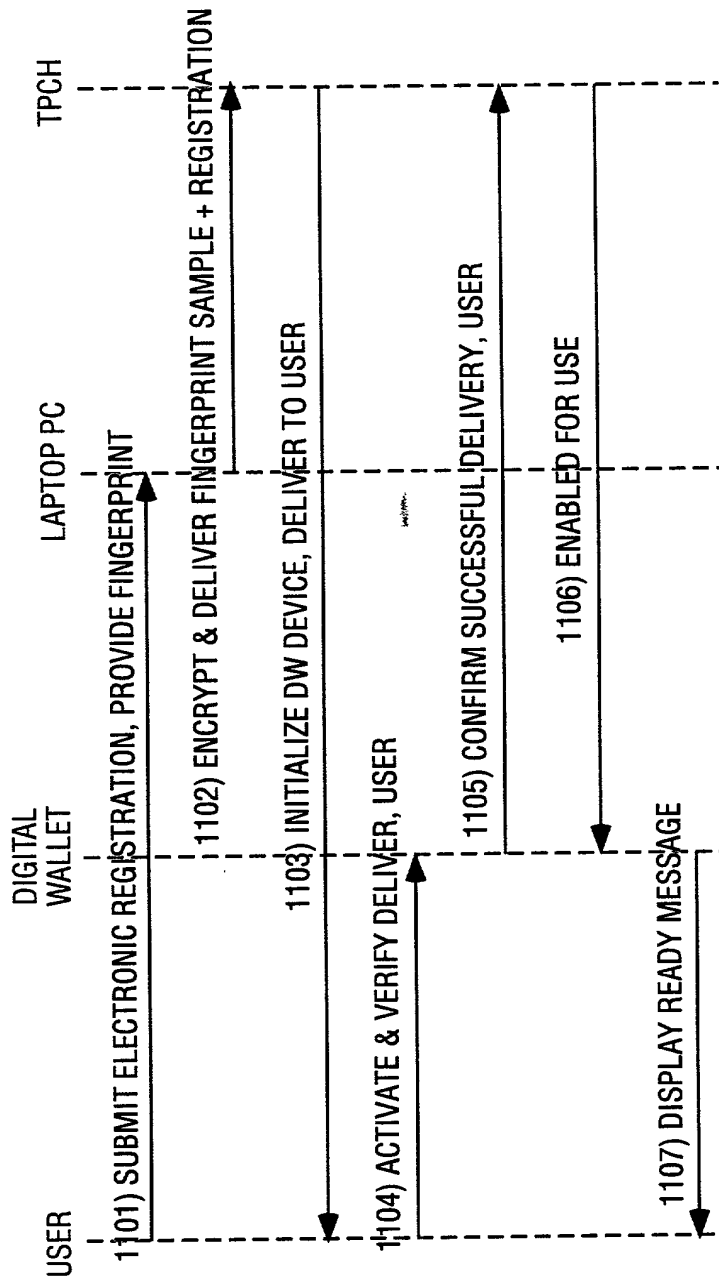


FIG. 9B



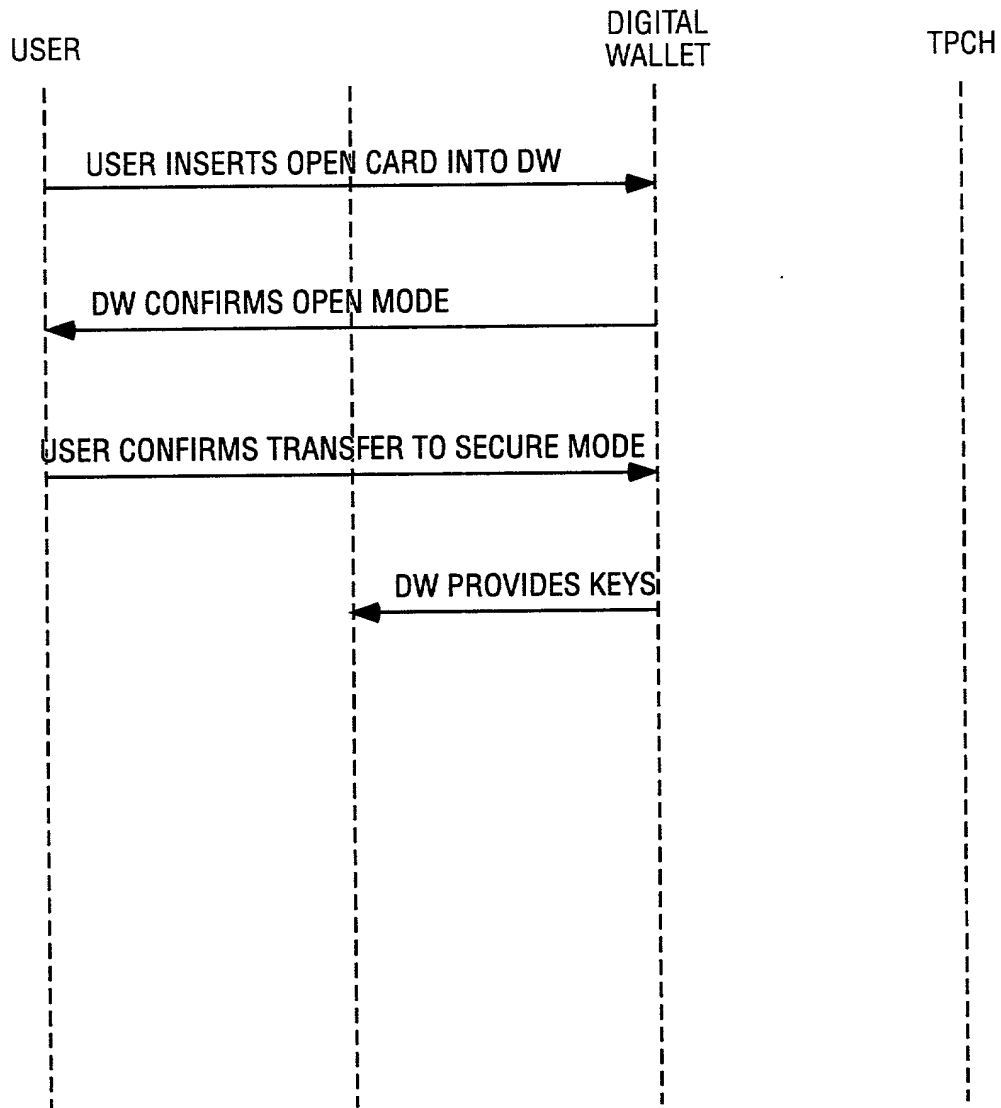
SETUP OF DIGITAL WALLET

FIG. 10



DIGITAL WALLET SETUP
(ALTERNATIVE EMBODIMENT)

FIG. 11



CONVERSION OF CARD TO SECURE

FIG. 12

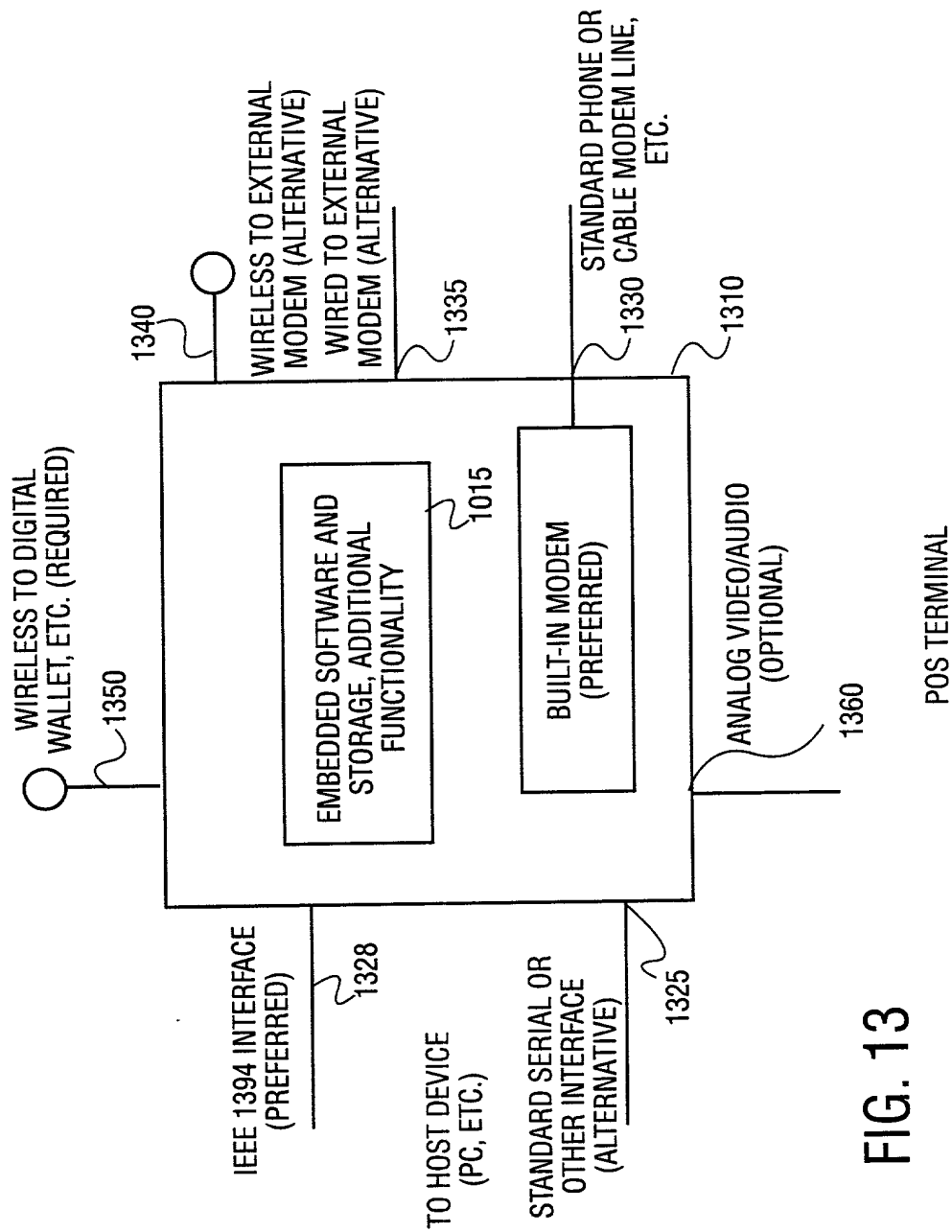


FIG. 13

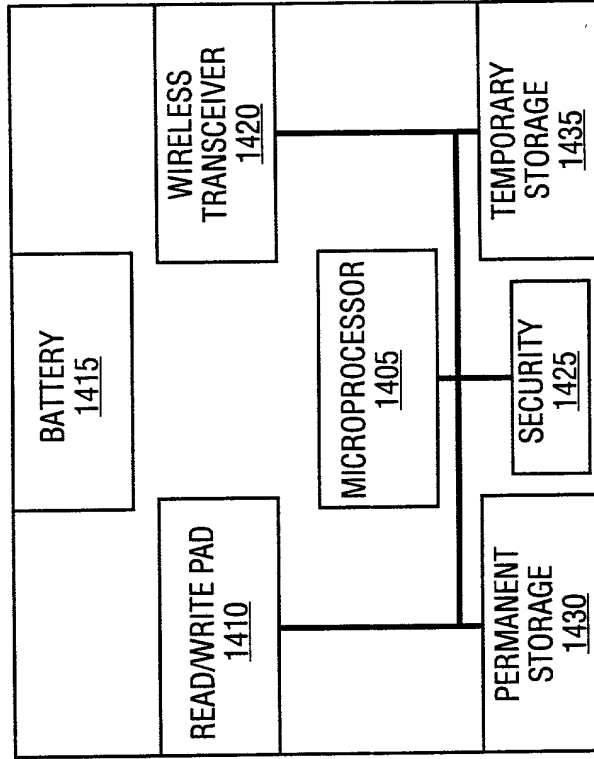


DIAGRAM OF THE MAJOR COMPONENTS OF THE
PERSONAL POS, SHOWING THE DATA/ADDRESS
BUS INTERCONNECT

FIG. 14

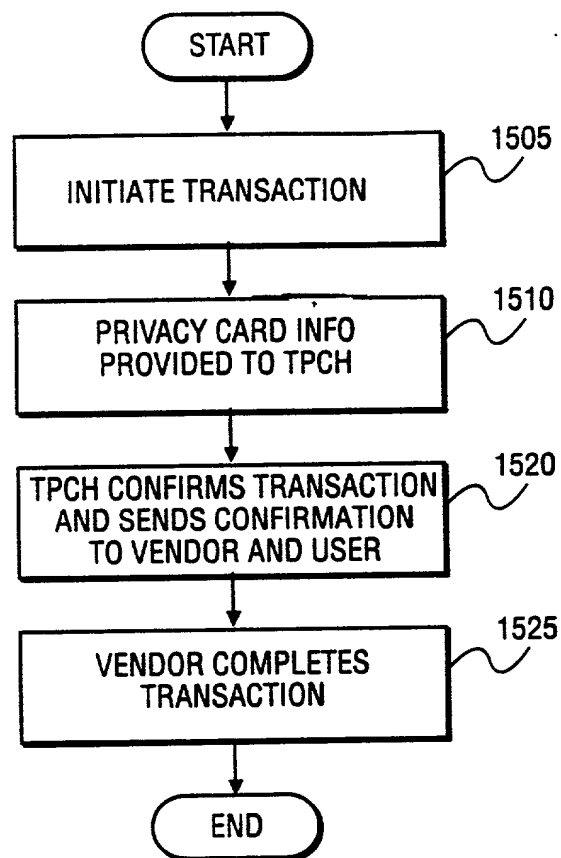


FIG. 15

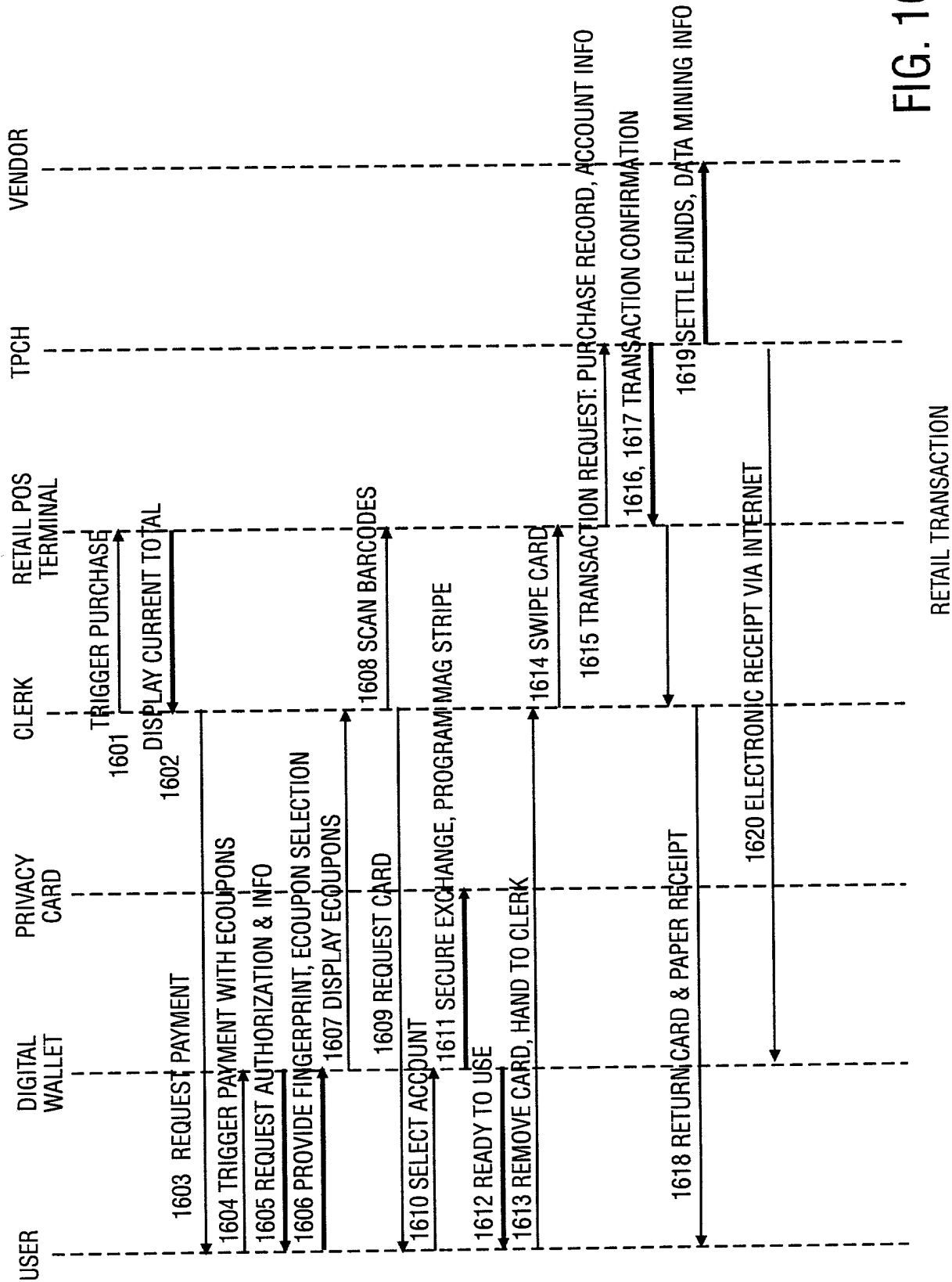


FIG. 16

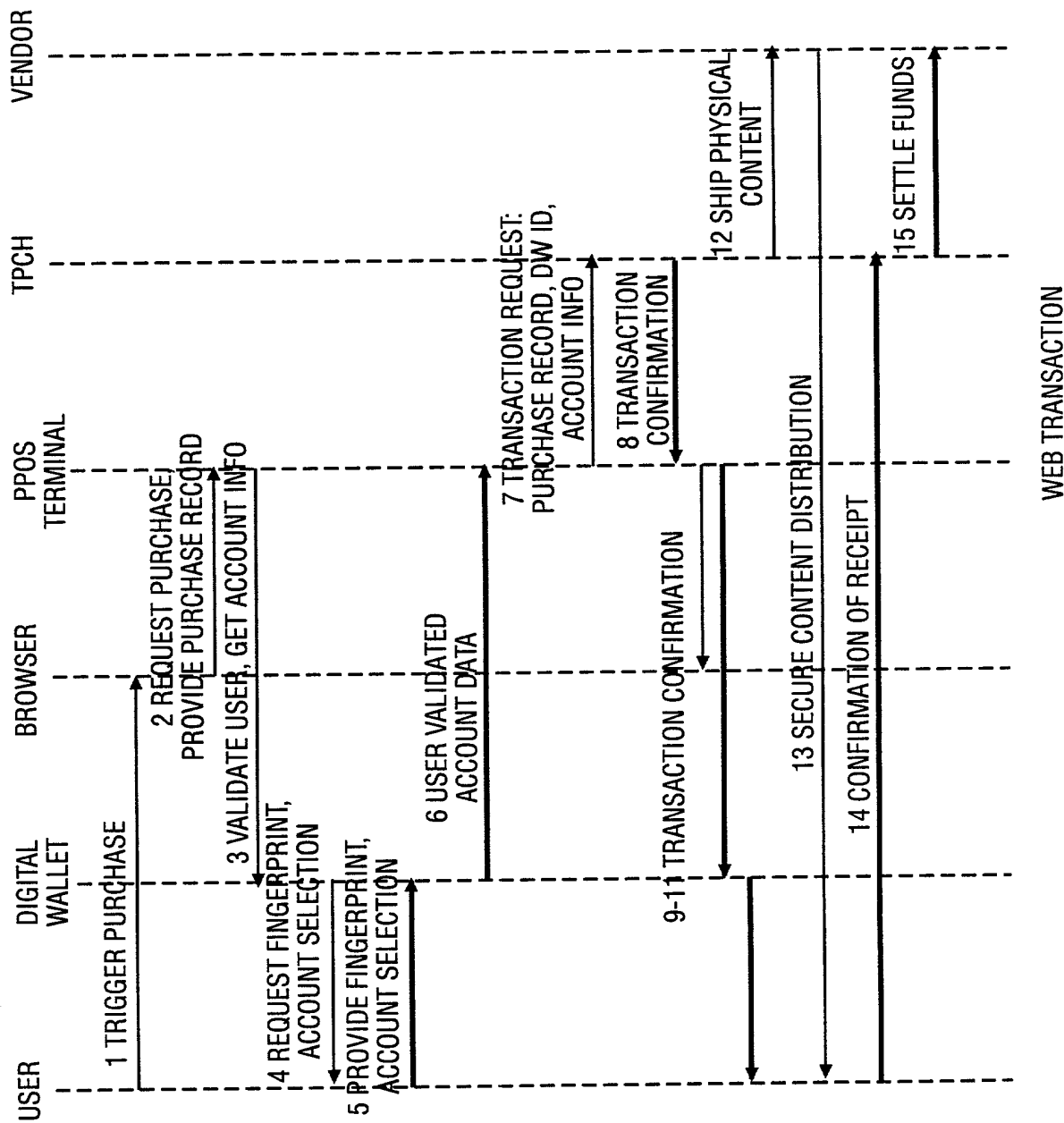


FIG. 17

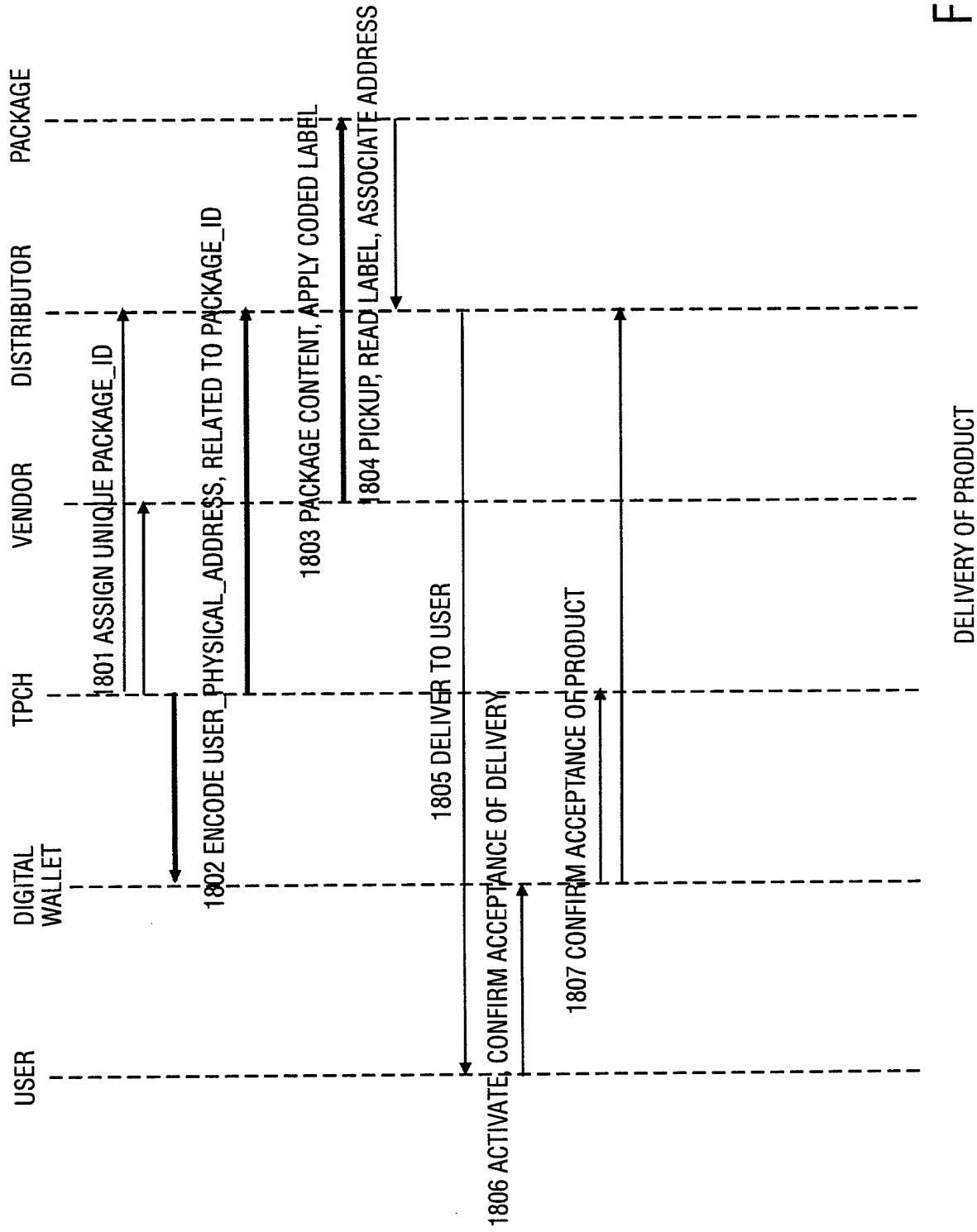
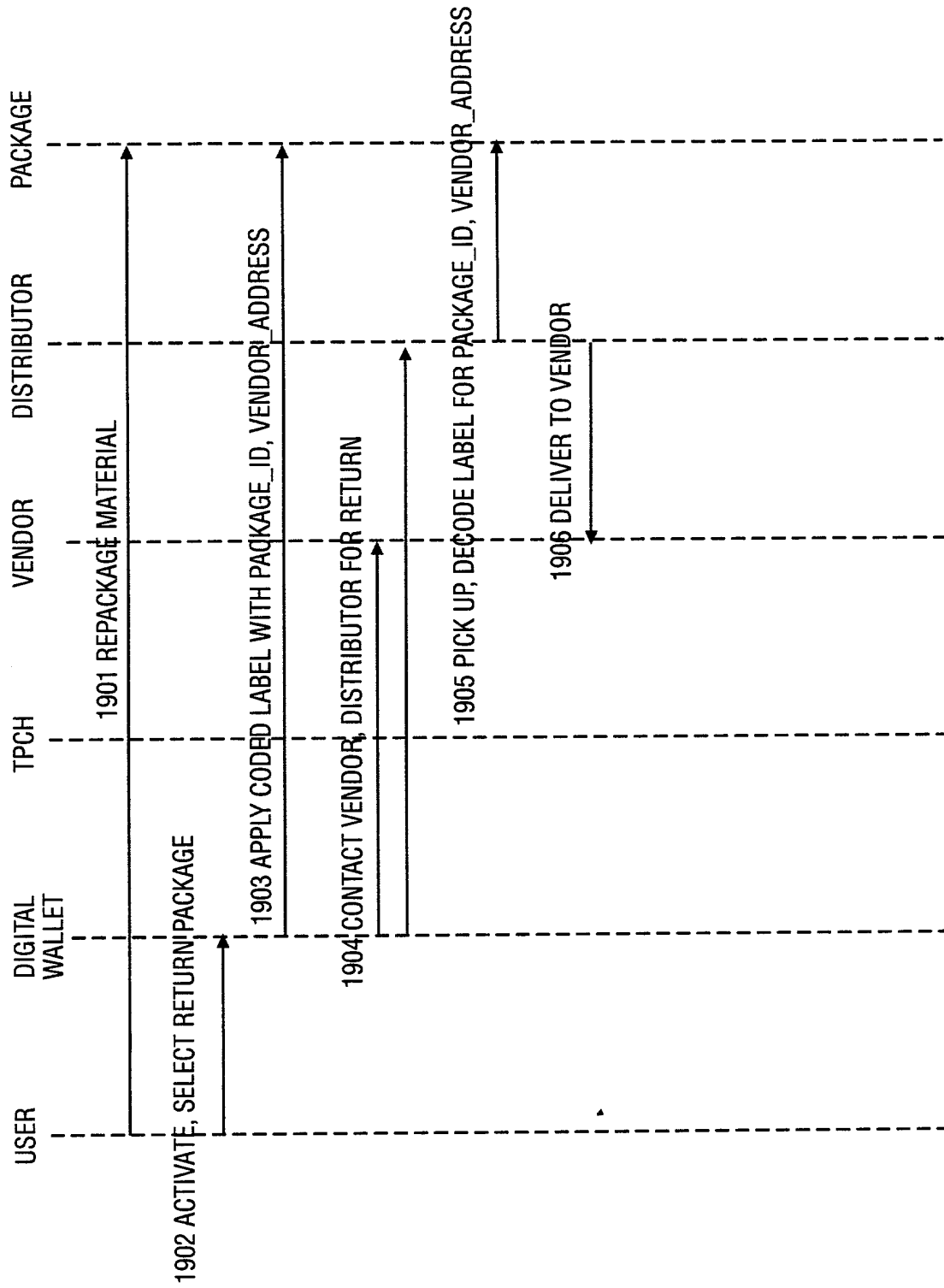
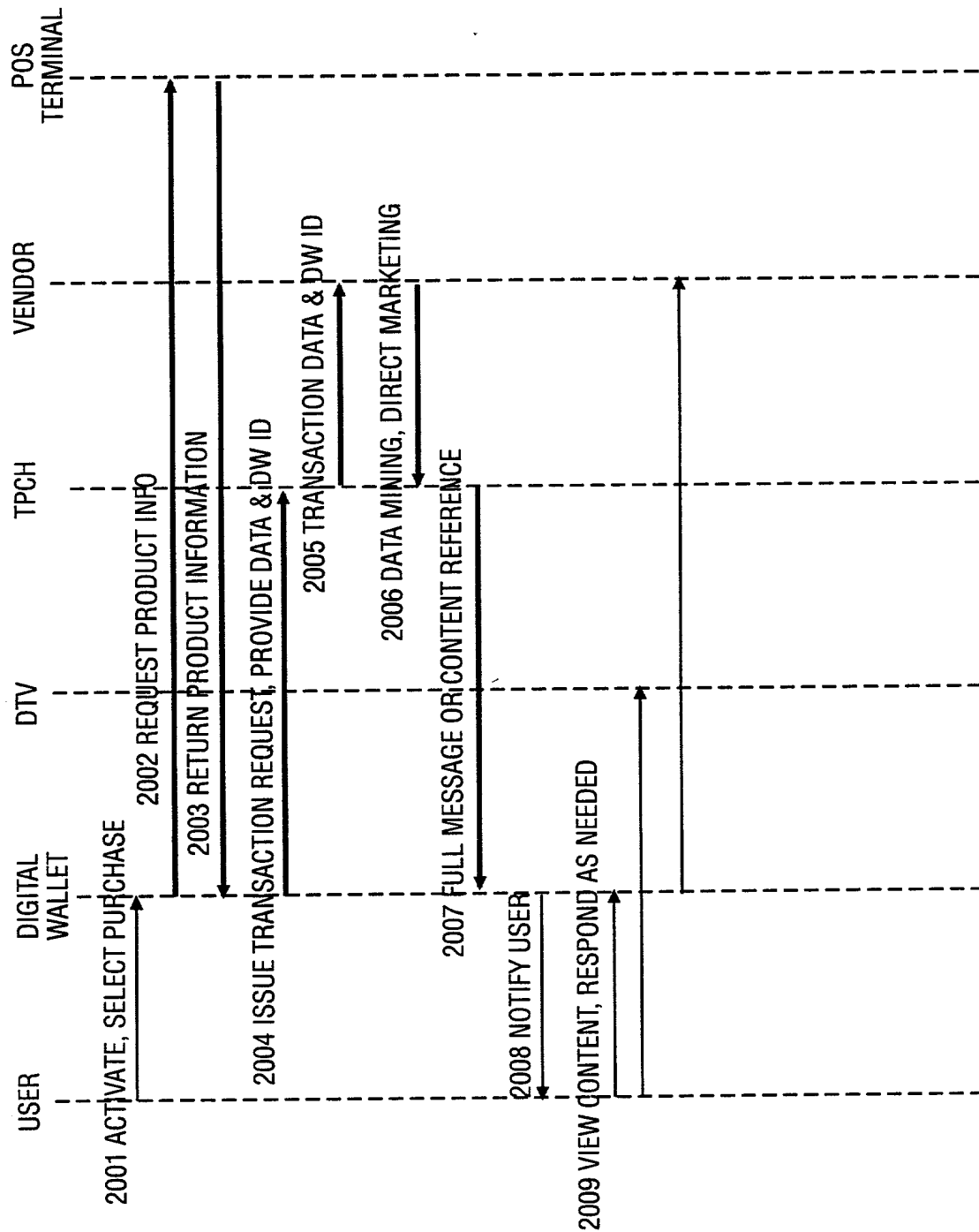


FIG. 18



RETURN OF PRODUCT

FIG. 19



DATA MINING

FIG. 20

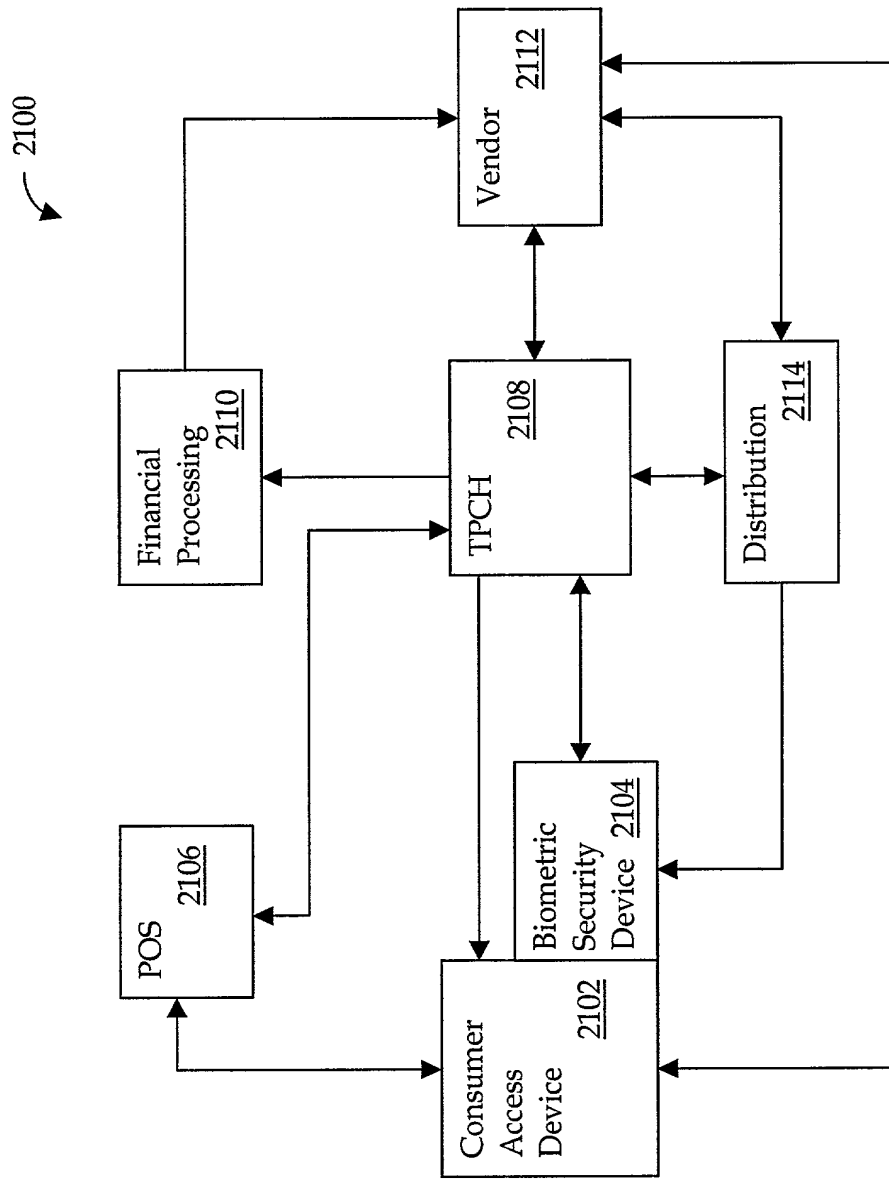


FIG. 21

+

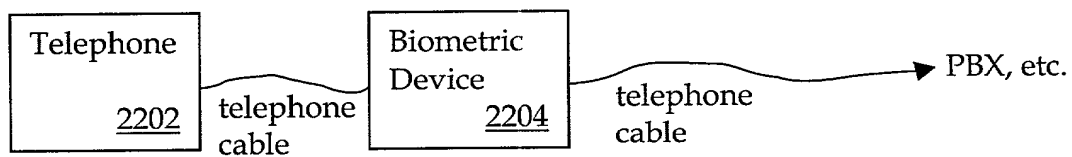


FIG. 22

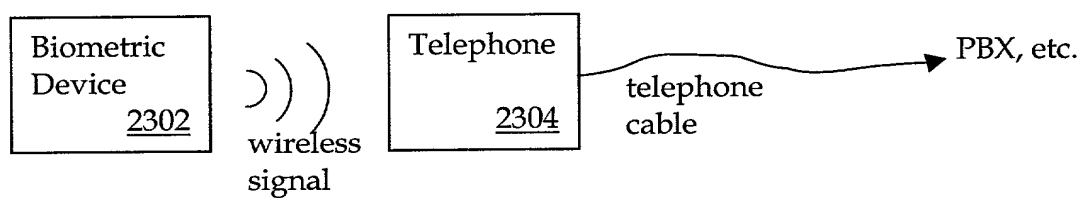


FIG. 23

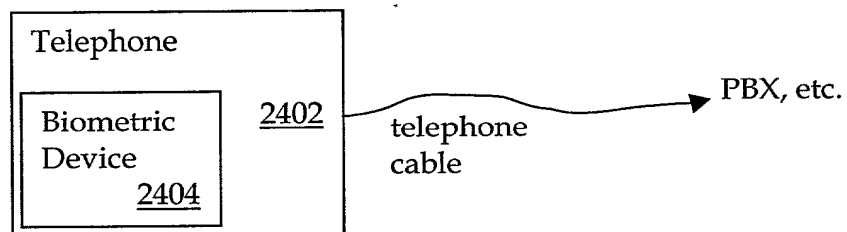


FIG. 24

FIG. 22

+

+

▲ 2500

Phone number <u>2502</u>
ID value <u>2504</u>
Data <u>2506</u>

FIG. 25

2603

2609

Certificate <u>2602</u>

Phone number <u>2604</u>
ID value <u>2606</u>
Data <u>2608</u>

Phone number <u>2610</u>
Password ID <u>2612</u>
Back-end Public Key <u>2614</u>
Password Data <u>2616</u>

FIG. 26

FIG. 25: Certificate

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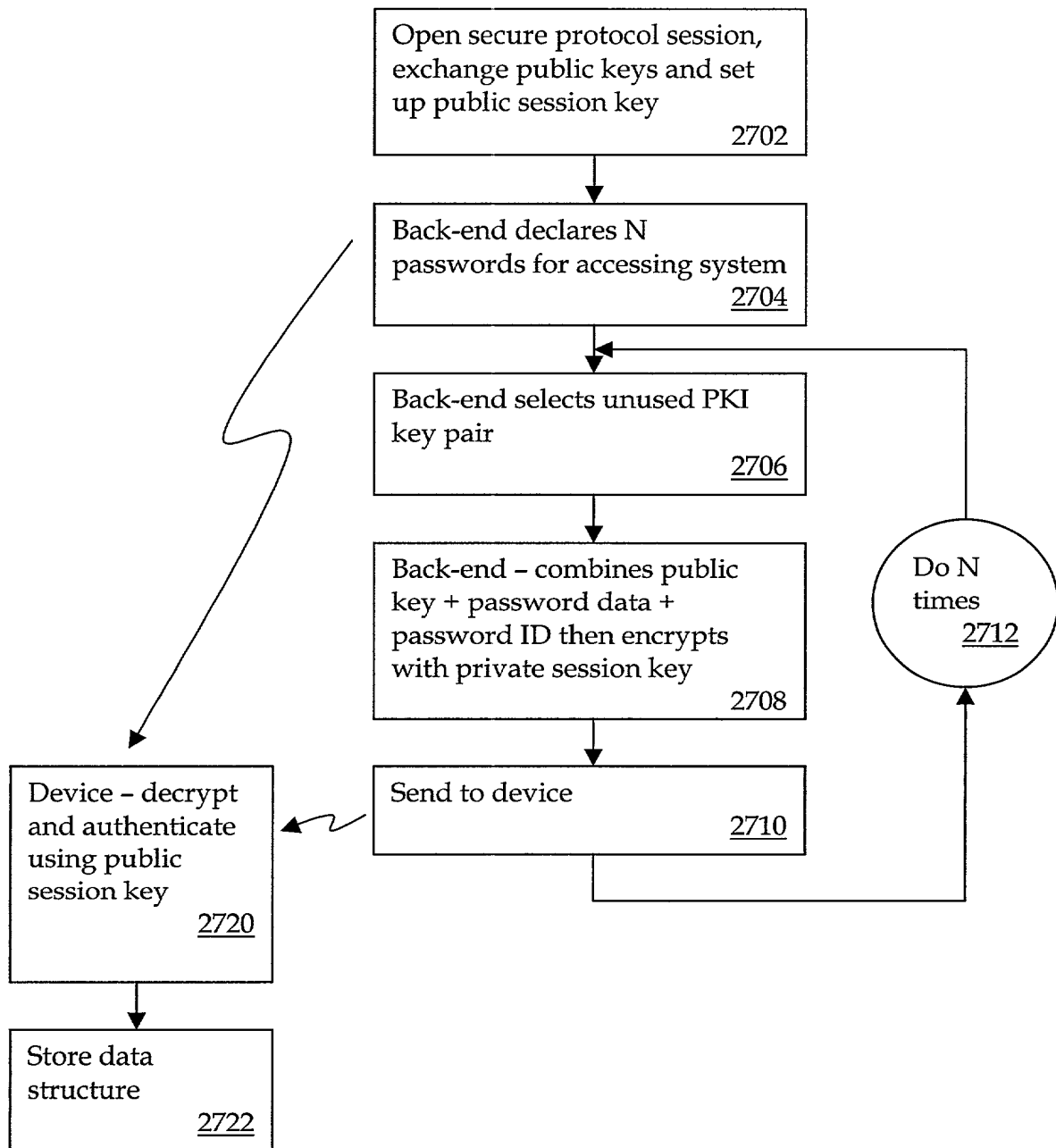


FIG. 27

+

What do you wish to do?

Access Dialing Code

View Balances

Credit cards

2804

FIU 2806

Touchpad 2808

2802

FIG. 28

What Dialing Code do you wish to use?

ATT

Union Bank

TD Waterhouse

Sprint

2904

FIU 2906

Touchpad 2908

2902

FIG. 29

+

+

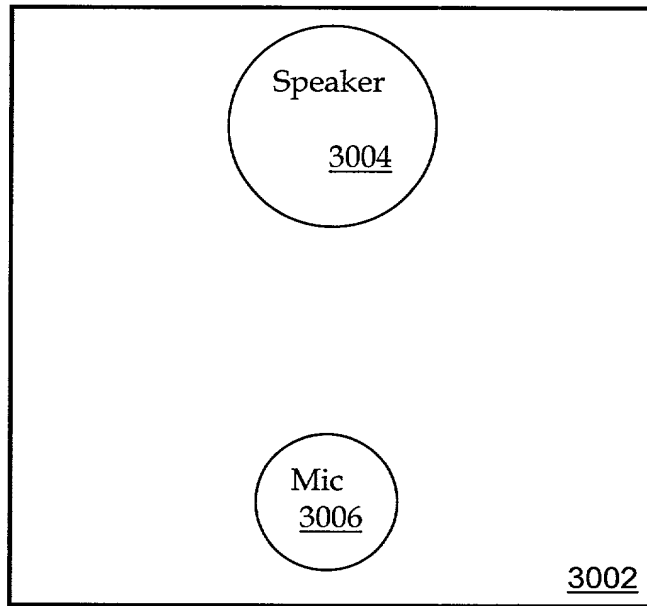


FIG. 30

FIG. 30

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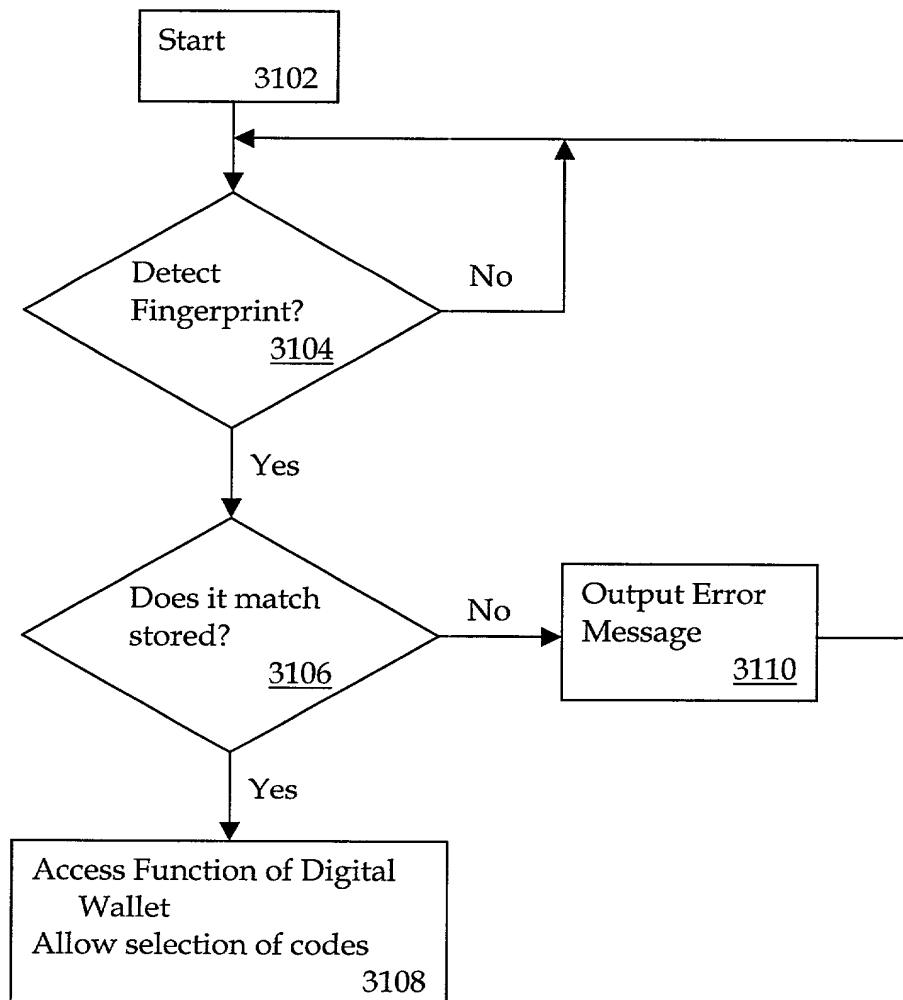


FIG. 31

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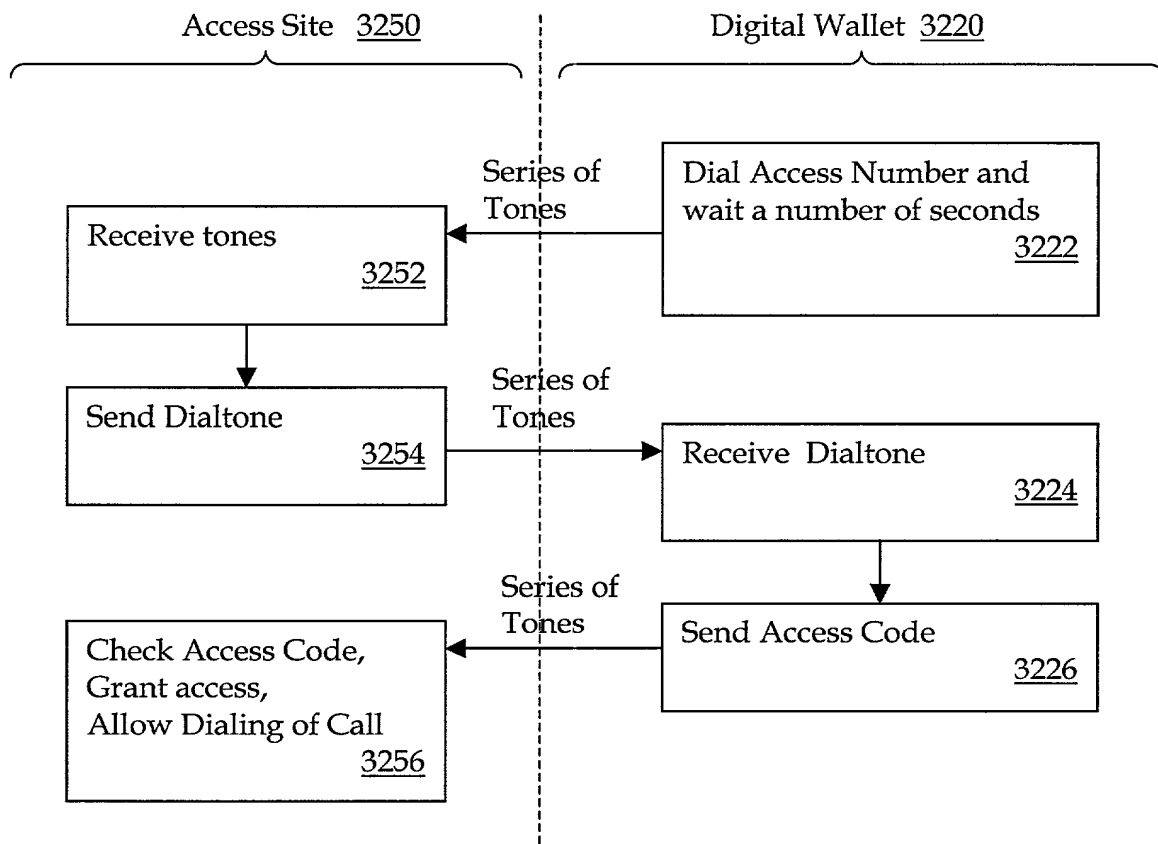


FIG. 32

FIG. 32

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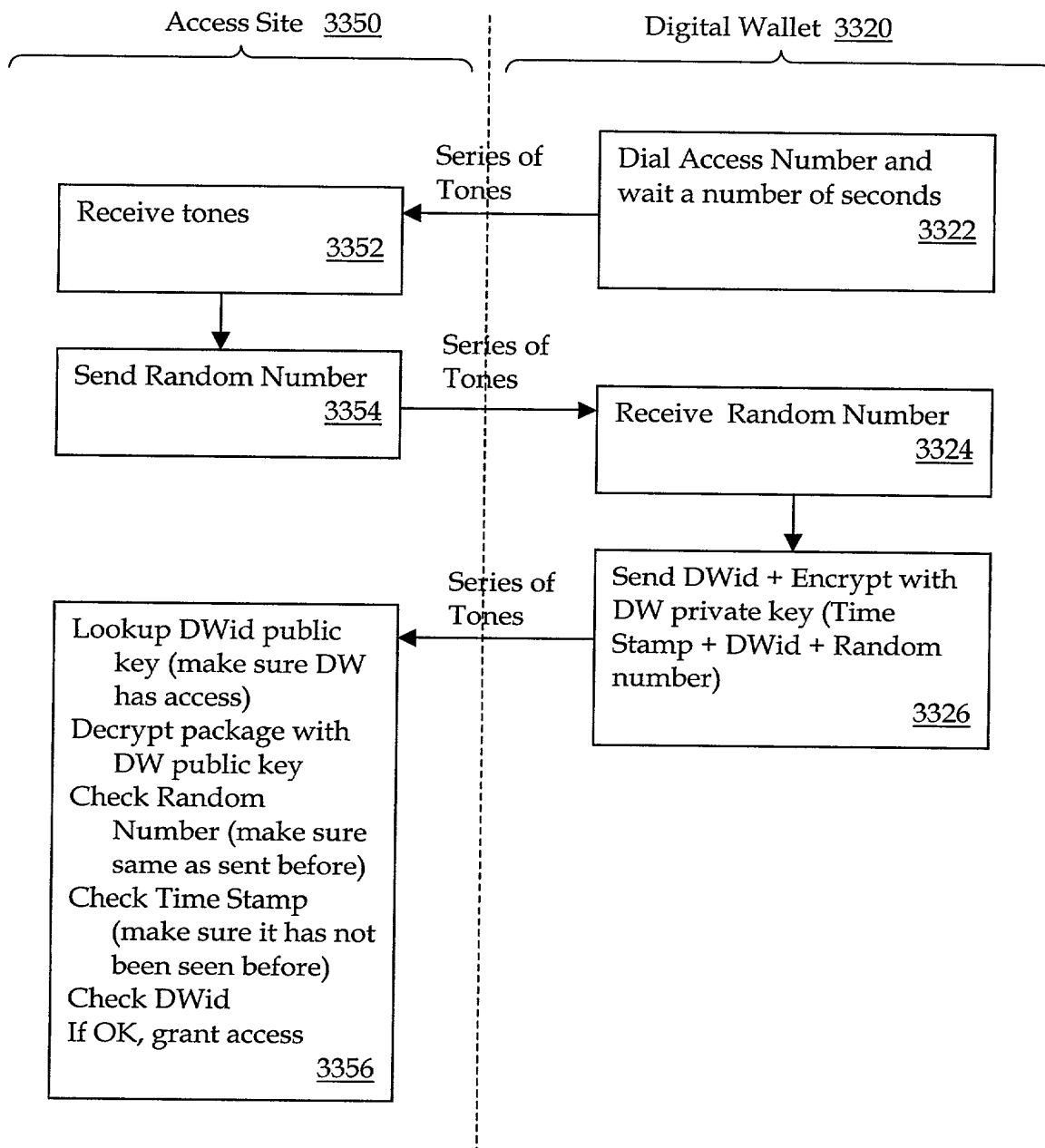


FIG. 33